

NOV. 1. 2007 11:15AM

TOWNSEND & TOWNSEND

NO. 2014 P. 1

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FACSIMILE COVER SHEET

Date: November 1, 2007	Client & Matter Number: 020375-000230US	No. Pages (including this one): 2
To: Examiner Sara Chandler USPTO	At Fax Number: 571-273-8300	Confirmation Phone Number: 571-272-1186
From: Tadd F. Wilson		303-571-4000, ext. 1520

Message: Please see the attached Applicant Initiated Interview Request and Agenda.

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November 1, 2007

VIA FACSIMILE

Examiner Sara Chandler
U.S. Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313

Re: U.S. Patent Application No. 10/045,632
For: MONEY ORDER DEBIT FROM STORED VALUE FUND
Our Ref.: 020375-000230US

Dear Examiner Chandler:

Our telephone interview regarding the above-identified application is scheduled for **Thursday, November 1, 2007, at 2:00 pm EST**. Please call me at 303-405-1480. The agenda is provided below.

Examiner Interview Agenda

The purpose of the Examiner interview is to discuss the pending claims and the cited references upon which the current rejections are based. More specifically, we maintain that the cited references do not teach or suggest, alone or in combination, each claimed reference as argued previously. I have read the cited references but cannot identify where the cited references disclose allowing a payee and/or a payor to chose the handler to receive or send value.

The purpose of the Examiner interview is to clarify where this claim limitation is disclosed in the cited references.

Very truly yours,



Tadd F. Wilson

TFW/slb
Enclosure
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